

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

---

GLADDIE B. POWN,	)	
Plaintiff,	)	
v.	)	
	)	No. 14-cv-02741-SHL-dkv
WASHINGTON MUTUAL BANK, E.A.	)	
and CALIBER HOME LOANS,	)	
Defendants.	)	

---

**ORDER ADOPTING REPORT AND RECOMMENDATION AND  
GRANTING DEFENDANTS' MOTIONS TO DISMISS**

---

Before the Court is the Magistrate Judge's "Report and Recommendation on Defendants' Motions to Dismiss" (the "Report and Recommendation"), which was filed on February 18, 2014. (See ECF No. 21.) Plaintiff filed a timely objection to the Report and Recommendation as well as a "Motion to Dismiss Defendants [*sic*] Motions to Dismiss" on February 25, 2015. (See ECF Nos. 22, 23.) The Court construes Plaintiff's "Motion to Dismiss" as her response to Defendant Washington Mutual Bank's Motion to Dismiss; Plaintiff filed this response eight days after the deadline and has not provided any explanation for this delay. Despite this failure, the Court has reviewed the arguments in this motion and taken them into account in light of the Report and Recommendation.

The Magistrate Judge recommended granting Defendants' Motions to Dismiss, and Plaintiff objects to this recommendation. District courts must conduct a *de novo* review of the parts of a magistrate judge's report and recommendation to which a party objects. See 28 U.S.C. § 636(b)(1). However, after conducting a *de novo review*, a district court is not required to articulate all of the reasons it rejects a party's objections. Tuggle v. Seabold, 806 F.2d 87, 92

(6th Cir. 1986). This Court has conducted a *de novo* review by reviewing the record before the Magistrate Judge in light of Plaintiff's objections and hereby ADOPTS the Report and Recommendation in its entirety. Plaintiff's objections to the Report and Recommendation repeat the words of the statutes at issue here, but do not provide adequate allegations or arguments to establish a cognizable claim. Defendants' Motions to Dismiss are GRANTED and this case is hereby DISMISSED.

**IT IS SO ORDERED**, this 10th day of April, 2015.

s/ Sheryl H. Lipman  
SHERYL H. LIPMAN  
UNITED STATES DISTRICT JUDGE